

IN THE CLAIMS

Amend the claims as indicated below.

1 Claims 1-58 Previously canceled.

1 59. (Currently amended) A method comprising:
2 a processor-based financial management system receiving identification and
3 access information for a plurality of financial accounts from an account holder~~a user~~,
4 wherein the identification information is entered by the account holder~~user~~ in a client
5 computer and transmitted to the financial management system via a publicly available
6 communications network according to standard protocols accessible to any user of the
7 publicly available network, wherein the financial management system is coupled to
8 each of the financial institutions via the publicly available network, and wherein
9 identification and access information comprises account information, one or more
10 online banking login names, and one or more passwords;
11 the financial management system identifying a first account balance associated
12 with a first account of the plurality of financial accounts, ~~wherein the first account is~~
13 ~~associated with a first financial institution, and wherein the financial management~~
14 ~~system is coupled via a network to the first financial institution;~~
15 the financial management system further identifying a second account balance
16 associated with a second account of the plurality of financial accounts, wherein the first
17 account and the second account are associated with one or more of the plurality of
18 financial institutions~~second account is associated with a second financial institution,~~
19 ~~the second financial institution being independent of the first financial institution, and~~
20 ~~wherein the financial management system is coupled to the second financial institution~~
21 ~~via the network;~~
22 obtaining account information from the first and second accounts using the
23 identification and access information provided by ~~an~~ the account holder, wherein

24 obtaining comprises comprising the financial management accessing each of the ~~first~~
25 ~~and second~~ associated financial institutions separately via the publicly available
26 network such that each financial institution is only participating automatically in the
27 obtaining of account information available to it;

28 the financial management system comparing the first account balance to a
29 particular value;

30 if the first account balance exceeds the particular value, the financial
31 management system recommending a transfer of funds from the first account to the
32 ~~second account associated with the second financial institution~~, wherein the first
33 account and the second account have a common account holder, and wherein the
34 recommendation to transfer funds identifies an amount to be transferred equal to the
35 value by which the first account balance exceeds the particular value, wherein
36 recommending comprises generating a report for the account holder; and

37 if the first account balance is below the particular value, the financial
38 management system recommending a transfer of funds from the second account to the
39 first account, wherein recommending comprises generating a report for the account
40 holder that is viewable on a computer via the publicly available network; and

41 the financial management system automatically executing one or more financial
42 transactions on behalf of the account holder, comprising transferring funds to
43 implement the recommendation, wherein the one or more financial transactions
44 involves one or more of the plurality of the financial institutions transacting with the
45 financial management system and not transacting with each other.

1 60. (Previously presented) A method as recited in claim 59 wherein
2 obtaining account information and comparing the first account balance to a particular
3 value is performed automatically at periodic intervals.

1 61. (Previously presented) A method as recited in claim 59 wherein
2 comparing the first account balance to a particular value includes applying at least one
3 rule associated with the first account.

1 62. (Previously presented) A method as recited in claim 59 wherein the
2 first account is a checking account and the second account is a savings account.

1 63. (Previously presented) A method as recited in claim 59 wherein the
2 second account pays a higher interest rate than the first account.

1 64. (Previously presented) A method as recited in claim 59 further
2 comprising if the first account balance is below the particular value, the financial
3 management system recommending a transfer of funds from the second account to the
4 first account in an amount equal to the value by which the first account balance is
5 below the particular value, wherein recommending comprises displaying information
6 on the client computer.

1 Claims 65-67 Canceled

1 Claims 68-77 Previously canceled.

1 78. (Previously presented) A method as recited in claim 59 wherein the
2 first account is a checking account and the second account is an investment account.

1 79. (Previously presented) A method as recited in claim 59 wherein the
2 second account offers a better return than the first account.

1 80. (Previously presented) A method as recited in claim 59 wherein the
2 particular value is a minimum balance associated with the first account.

1 81. (Previously presented) A method as recited in claim 59 wherein the
2 particular value is a minimum required balance based on historical data.

1 82. (Previously presented) A method as recited in claim 59 further
2 comprising permitting the account holder to change the amount to be transferred from
3 the first account to the second account.

1 83. (Currently amended) A computer-readable medium having stored
2 thereon a computer program that is executable by a processor to perform a financial
3 management method comprising:
4 a processor-based financial management system receiving identification and
5 access information for a plurality of financial accounts from an account holder,
6 wherein the identification information is entered by the account holder in a client
7 computer, wherein the client computer comprises a personal computer, and transmitted
8 to the financial management system via a publicly available communications network
9 according to standard protocols accessible to any user of the publicly available
10 network, wherein the financial management system is coupled to each of the financial
11 institutions via the publicly available network, and wherein the identification and
12 access information comprises account information, one or more online banking login
13 names, and one or more passwords;

14 the financial management system identifying a first account balance associated
15 with a first account of the plurality of financial accounts, ~~wherein the first account is~~
16 ~~associated with a first financial institution, and wherein the financial management~~
17 ~~system is coupled via a network to the first financial institution;~~

18 the financial management system further identifying a second account balance
19 associated with a second account of the plurality of financial accounts, wherein the first
20 account and the second account are associated with one or more of the plurality of
21 financial institutions~~second account is associated with a second financial institution,~~
22 ~~the second financial institution being independent of the first financial institution, and~~

23 ~~wherein the financial management system is coupled to the second financial institution~~
24 ~~via the network;~~

25 obtaining account information from the first and second accounts using the
26 identification and access information provided by ~~an~~ the account holder, wherein
27 obtaining comprises the financial management system~~comprising~~ accessing each of the
28 ~~first and second~~ associated financial institutions separately via the publicly available
29 network, such that each financial institution is only participating automatically in the
30 obtaining of account information available to it;

31 the financial management system comparing the first account balance to a
32 particular value;

33 if the first account balance exceeds the particular value, the financial
34 management system recommending a transfer of funds from the first account to the
35 ~~second account associated with the second financial institution~~, wherein the first
36 account and the second account have a common account holder, and wherein the
37 recommendation to transfer funds identifies an amount to be transferred equal to the
38 value by which the first account balance exceeds the particular value; ~~and~~

39 if the first account balance is below the particular value, the financial
40 management system recommending a transfer of funds from the second account to the
41 first account, wherein recommending comprises generating a report for the account
42 holder that is viewable on a computer via the publicly available network; and

43 the financial management system automatically executing one or more financial
44 transactions comprising transferring funds to implement the recommendation, wherein
45 the one or more financial transactions involves one or more of the plurality of the
46 financial institutions communicating with the financial management system rather than
47 communicating with each other.